CLAIMS

I/We claim:

1   1.   A   method   for   processing   bill   payment   information,
2   comprising:
3   processing information identifying a payee to whom a payer
4   intends to electronically direct payment to determine if bills of
5   the payee are available electronically; and
6   if so determined, transmitting a notice to the payer that the
7   bills of the payee are available electronically.

1   2.   The method of claim 1, further comprising:
2   transmitting the information to the payer;
3   wherein the notice is transmitted to the payer with the
4   transmitted information.

1   3.   The method of claim 1, further comprising:
2   storing the information in a database;
3   wherein the processing of the information occurs one of (i)
4   subsequent to and (ii) prior to the storing of the information.

1   4. The method of claim 1, further comprising:
2   if not so determined, subsequently processing the information
3   to   determine   if   the   bills   of   the   payee   are   available
4   electronically; and
5   if so determined, transmitting the notice to the payer that
6   the bills of the payee are available electronically.

1   5.   The method of claim 1, wherein the processing of the
2   information includes:
3   determining if the information identifying the payee is

4 included in a database configured to store information identifying

5 payees that offer electronic bill presentment.

1   6.   The method of claim 1, wherein the processing of the

2 information includes:

3   determining if the information identifying the payee is

4 included in a database configured to store information identifying

5 payees that have presented at least one electronic bill.

1   7.   The method of claim 1, wherein the processing of the

2 information includes:

3   determining if the information identifying the payee is

4 included in a database configured to store electronic billing

5 information.

1   8.   The method of claim 1, further comprising:

2   inputting, responsive to the notice, a request from the

3 payer to receive the bills of the payee electronically; and

4   transmitting the request to the payee.

1   9.   The method of claim 1, further comprising:

2   further processing the information identifying the payee to

3 determine if electronic billing information for the payer and

4 associated with the payee, is stored in a database configured to

5 store electronic billing information; and

6   if so determined, transmitting to the payer a further notice

7 that the stored electronic billing information is available.

1   10. The method of claim 9, wherein the database is a first

2 database, and the further processing of the information includes:

3   determining if the information identifying the payer is

4   included in a second database configured to store information

5   identifying payers having stored billing information in the

6   database.

1   11. The method of claim 1, wherein the information is first

2   information, the payee is a first payee of a plurality of payees

3   and the payer is a first payer of a plurality of payers and further

4   comprising:

5   storing, in each of a plurality of first databases, each first

6   database being associated with one of the plurality of payers,

7   second information identifying at least one payee to whom an

8   associated payer intends to electronically direct payment;

9   receiving, from a second of the plurality of payees, an

10   electronic bill for a second of the plurality of payers;

11   processing the received electronic bill to determine if the

12   second payee is included in a second database storing third

13   information identifying those payees that have presented at least

14   one electronic bill;

15   if not so determined, storing third information associated

16   with the second payee in the second database.

1   12. The method of claim 11, further comprising:

2   identifying, if the second payee is not included in the second

3   database, those of the plurality of first databases in which second

4   information associated with the second payee is stored; and

5   storing third information associated with the second payee in

6   each of the identified plurality of first databases.

1   13. The method of claim 12, further comprising:

2   determining, if the second payee is not included in the second

3   database, if the second payee is included in a third database

4　storing fourth information identifying each payee included in any
5　of the plurality of first databases and storing fifth information
6　identifying those payers associated with each of the payees
7　included in the third database;

8　　　identifying those payers associated with the second payee in
9　the third database, if fourth information associated with the
10　second payee is stored in the third database; and

11　　　storing third information associated with the second payee in
12　each of the plurality of first databases associated with the
13　identified payers.

14.　The method of claim 11, further comprising:

storing the received electronic bill; and

transmitting a notice to the second payer that the electronic
bill is available.

15.　The method of claim 14, further comprising:

storing, in each of the plurality of first databases, fourth
information indicative of available electronic bill information;

determining if one of the plurality of first databases is
associated with the second payer;

if so determined, determining if second information
identifying the second payee is included in the one of the
plurality of first databases associated with the second payer;

if so determined, storing fifth information associated with
the second payee in the one of the plurality of first databases
associated with the second payer.

16.　The method of claim 15, further comprising:

storing sixth information identifying payers which have been
presented electronic bills in a third database;

4   determining if sixth information associated with the second

5   payer is included in the third database; and

6   if not so determined, storing sixth information associated

7   with the second payer in the third database.

1   17. The method of claim 16, further comprising:

2   storing seventh information identifying each payee included in

3   any of the plurality of first databases and eighth information

4   identifying those payers associated with each of the payees in a

5   fourth database;

6   determining if seventh information associated with the second

7   payee is included in the fourth database;

8   if so determined, determining if the second payer is

9   associated with the second payee in the fourth database;

10   if so determined, storing fifth information associated with

11   the second payee in the one of the first plurality of databases

12   associated with the second payer.

1   18. A system for processing bill payment information,

2   comprising:

3   a memory configured to store bill payment information;

4   a processor communicatively connected to the memory and

5   configured to process information identifying a payee to whom a

6   payer intends to electronically direct payment to determine if

7   bills of the payee are available electronically, and if so

8   determined, to direct a notice to be transmitted to payer notifying

9   the payer that the bills of the payee are available electronically;

10   and

11   a communications port communicatively connected to the

12   processor and configured to transmit and receive bill payment

13   information.

1   19. The system of claim 18, wherein:

2   the processor is further configured to direct that the

3   information be transmitted to the payer; and

4   the notice is transmitted to the payee with the transmitted

5   information.

1   20. The system of claim 19, further comprising:

2   a first database stored in the memory;

3   wherein the processor is further configured to store the

4   information in the first database and to process the information at

5   one of (i) subsequent to and (ii) prior to the storing of the

6   information.

1   21. The system of claim 19, wherein the processing is initial

2   processing, the transmitting is initial transmitting and the

3   initial processing of the information determines that the bills of

4   the payee are not available electronically, wherein the processor

5   is further configured to:

6   subsequently process the information and thereby determine

7   that the bills of the payee are available electronically and to

8   direct transmission, to the payer, of the information and the

9   notice that the bills of the payee are available electronically

10 based on the subsequent processing determination.

1   22. The system of claim 18, further comprising:

2   a first database stored in the memory and configured to store

3   information identifying payees that offer electronic bill

4   presentment;

5   wherein the processor is further configured to determine if

6   the information identifying the payee is included in the first

7   database.

1   23. The system of claim 18, further comprising:

2   a first database stored in the memory and configured to store

3 information identifying payees that have presented at least one

4 electronic bill;

5   wherein the processor is further configured to determine if

6 the information identifying the payee is included in the first

7 database.

1   24. The system of claim 18, further comprising:

2   a first database stored in the memory and configured to store

3 electronic billing;

4   wherein the processor is further configured to determine if

5 the information identifying the payee is included in the first

6 database.

1   25. The system of claim 18, wherein:

2   the processor is further configured to receive, responsive to

3 the notice, a request from the payer to receive the bills of the

4 payee electronically and to cause the request to be transmitted to

5 the payee via a activated hyper-link; and

6   the hyper-link is activated by the payer.

1   26. The system of claim 18, further comprising:

2   a first database stored in the memory and configured to store

3 electronic billing information;

4   wherein the processor is further configured to further process

5 the information identifying the payee to determine if an electronic

6 bill for the payer and associated with the payee is stored in the

7 first database, and if so determined, direct a further notice to be

8 transmitted to the payer notifying the payer that the stored

9 electronic bill is available.

1   27. The system of claim 26, further comprising:

2   a second database stored in the memory and configured to store

3   information identifying payers having stored billing information in

4   the first database;

5   wherein the further processing includes determining if the

6   information identifying the payer is included in the second

7   database.

1   28. The system of claim 18, wherein the information is first

2   information, the payee is a first payee of a plurality of payees

3   and the payer is a first payer of a plurality of payers, further

4   comprising:

5   a plurality of first databases stored in the memory, and each

6   of the plurality of first databases associated with a different one

7   of the plurality of payers, each configured to store second

8   information identifying at least one payee to whom the associated

9   payer intends to electronically direct payment and to store third

10   information indicating the availability of electronic bill

11   presentment from each of the included payees that offer electronic

12   bill presentment; and

13   a second database stored in the memory and configured to store

14   fourth information identifying payees that have presented at least

15   one electronic bill;

16   wherein the processor is further configured to receive, from a

17   second of the plurality of payers, an electronic bill for a second

18   of the plurality of payers and to process the received electronic

19   bill to determine if the second payee is included in the second

20   database, and if not so determined, store the fourth information

21   identifying the second payee in the second database.

1   29. The system of claim 28, wherein:

2   the processor is further configured to identify, if the second

3   payee is not included in the second database, those of the first

4   plurality of databases in which second information identifying the

5   second payee is stored and to store the third information

6   associated with the second payee in each of the identified first

7   plurality of databases.

1   30. The system of claim 29, further comprising:

2   a third database stored in the memory and configured to store

3   fifth information identifying each payee included in any of the

4   plurality of first databases and to store sixth information

5   identifying those payers associated with each of the payees

6   included in the third database;

7   wherein the processor is further configured to determine, if

8   the second payee is not included in the second database, if the

9   second payee is included in the third database, and if the second

10 payee is included in the third database, to identify those payers

11 associated with the second payee in the third database and to store

12 the third information associated with the second payee in each of

13 the plurality of first databases associated with the identified

14 payers.

1   31. The system of claim 28, wherein:

2   the processor is further configured to store the received

3   electronic bill in the memory; and

4   direct a notice to be transmitted to the second payer that the

5   electronic bill is available.

1   32. The system of claim 31, wherein:

2   each of the plurality of first databases is further configured

3   to store fifth information indicative of available electronic bill

4   information; and

5   the processor is further configured to determine if a one of

6   the plurality of first databases is associated with the second

7   payer, and if so determined, determine if second information

8   identifying the second payee is included in the one of the

9   plurality of first databases associated with the second payer, and

10   if so determined, store fifth information associated with the

11   second payee in the one of the plurality of first databases

12   associated with the second payer.

1   33. The system of claim 32, further comprising:

2   a third database stored in the memory and configured to store

3   sixth information identifying payers which have been presented

4   electronic bills;

5   wherein the processor is further configured to determine if

6   the second payer is included in the third database, and if not so

7   determined, store sixth information associated with the second

8   payer in the third database.

1   34. The system of claim 33, further comprising:

2   a fourth database stored in the memory and configured to store

3   seventh information identifying each payee included in any of the

4   plurality of first databases and to store eighth information

5   identifying those payers associated with each of the payees

6   included in the fourth database;

7   wherein the processor is further configured to determine if

8   the second payee is included in the fourth database, and if so

9   determined, to determine if the second payer is associated with the

10   second payee in the fourth database, and if so determined, to store

11   fifth information associated with the second payee in the one of

12   the first plurality of databases associated with the second payer.

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1   35.   An article of manufacture for processing bill payment

2   information, the article of manufacture comprising:

3   a computer readable medium; and

4   computer programming stored on the medium;

5   wherein the stored computer programming is configured to be

6   readable from the computer readable medium by a computer to thereby

7   cause the computer to operate so as to:

8   process information identifying a payee to whom a payer

9   intends to electronically direct payment to determine if bills of

10 the payee are available electronically; and

11   transmit, if so determined, a notice to the payer that the

12 bills of the payee are available electronically.

1   36.   The article of manufacture according to claim 35, further

2   causing the computer to operate so as to:

3   transmit the information to the payer;

4   wherein the notice is transmitted to the payer with the

5   transmitted information.

1   37.   The article of manufacture according to claim 35, further

2   causing the computer to operate so as to:

3   store the information in a database;

4   wherein the processing of the information occurs one of (i)

5   subsequent to and (ii) prior to the storing of the information.

1   38.   The article of manufacture according to claim 35, in the

2   further causing the computer to operate so as to:

3   if not so determined, subsequently process the information to

4   determine if the bills of the payee are available electronically;

5   and

6   if so determined in the subsequent processing, transmit, to

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7   the payer, the notice that the bills of the payee are available

8   electronically.

1   39.   The article of manufacture according to claim 35, further

2   causing the computer to operate so as to:

3   determine if the information identifying the payee is included

4   in a database configured to store information identifying payees

5   that offer electronic bill presentment.

1   40.   The article of manufacture according to claim 35, further

2   causing the computer to operate so as to:

3   determine if the information identifying the payee is included

4   in a database configured to store information identifying payees

5   that have presented at least one electronic bill.

1   41.   The article of manufacture according to claim 35, further

2   causing the computer to operate so as to:

3   determine if the information identifying the payee is included

4   in a database configured to store electronic billing information.

1   42.   The article of manufacture according to claim 35, wherein

2   the payer inputs, responsive to the notice, a request to receive

3   the bills of the payee electronically, further causing the computer

4   to operate so as to:

5   transmit the request to the payee via the activated hyper-

6   link.

1   43.   The article of manufacture according to claim 35, further

2   causing the computer to operate so as to:

3   further process the information identifying the payee to

4   determine if electronic billing information for the payer and

5   associated with the payee, is stored in a database configured to
6   store electronic billing information; and
7   if so determined, transmit to the payer a further notice that
8   the stored electronic billing information is available.

1   44.   The article of manufacture according to claim 43, wherein
2   the database is a first database, further causing the computer to
3   operate so as to:
4   determine if the information identifying the payer is included
5   in a second database configured to store information identifying
6   payers having stored billing information in the database.

1   45.   The article of manufacture according to claim 35, wherein
2   the information is first information, the payee is a first payee of
3   a plurality of payees and the payer is a first payer of a plurality
4   of payers, further causing the computer to operate so as to:
5   store, in each of a plurality of first databases each
6   associated with one of the plurality of payers, second information
7   identifying at least one payee to whom an associated payer intends
8   to electronically direct payment;
9   receive, from a second of the plurality of payees, an
10   electronic bill for a second of the plurality of payers;
11   process the received electronic bill to determine if the
12   second payee is included in a second database storing third
13   information identifying those payees that have presented at least
14   one electronic bill;
15   if not so determined, store third information associated with
16   the second payee in the second database.

1   46.   The article of manufacture according to claim 45, further
2   causing the computer to operate so as to:

3   identify, if the second payee is not included in the second

4   database, those of the plurality of first databases in which second

5   information associated with the second payee is stored; and

6   store third information associated with the second payee in

7   each of the identified plurality of first databases.

1   47. The article of manufacture according to claim 46, further

2   causing the computer to operate so as to:

3   determine, if the second payee is not included in the second

4   database, if the second payee is included in a third database

5   storing fourth information identifying each payee included in any

6   of the plurality of first databases and storing fifth information

7   identifying those payers associated with each of the payees

8   included in the third database;

9   identify those payers associated with the second payee in the

10   third database, if fourth information associated with the second

11   payee is stored in the third database; and

12   store third information associated with the second payee in

13   each of the plurality of first databases associated with the

14   identified payers.

1   48. The article of manufacture according to claim 45, further

2   causing the computer to operate so as to:

3   store the received electronic bill; and

4   transmit a notice to the second payer that the electronic bill

5   is available.

1   49. The article of manufacture according to claim 48, further

2   causing the computer to operate so as to:

3   store, in each of the plurality of first databases, fourth

4   information indicative of available electronic bill information;

5   determine if one of the plurality of first databases is

6   associated with the second payer;

7   if so determined, determine if second information identifying

8   the second payee is included in the one of the plurality of first

9   databases associated with the second payer;

10   if so determined, store fifth information associated with the

11   second payee in the one of the plurality of first databases

12   associated with the second payer.

1   50. The article of manufacture according to claim 49, further

2   causing the computer to operate so as to:

3   store sixth information identifying payers which have been

4   presented electronic bills in a third database;

5   determine if sixth information associated with the second

6   payer is included in the third database; and

7   if not so determined, store sixth information associated with

8   the second payer in the third database.

1   51. The article of manufacture according to claim 50, further

2   causing the computer to operate so as to:

3   store seventh information identifying each payee included in

4   any of the plurality of first databases and eighth information

5   identifying those payers associated with each of the payees in a

6   fourth database;

7   determine if seventh information associated with the second

8   payee is included in the fourth database;

9   if so determined, determine if the second payer is associated

10   with the second payee in the fourth database;

11   if so determined, store fifth information associated with the

12   second payee in the one of the first plurality of databases

13   associated with the second payer.

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1   52.   A method for notifying a payer of the availability of
2   electronic bill presentment, comprising:
3   receiving from a payer, via a network, an instruction to pay a
4   bill of a payee;
5   accessing a database having information identifying at payees
6   offering electronic bill presentment and determining if the payee
7   is included in the database; and
8   notifying the payer that the payee offers electronic bill
9   presentment if the payee is included in the database.

1   53.   The method of claim 52, further comprising:
2   receiving, from the payer, a request to receive electronic
3   bills from the payee; and
4   notifying the payee of the payer request to receive the
5   electronic bills.

1   54.   The method of claim 52, wherein payer is notified via a
2   hyper-link.

1   55.   The method of claim 52, further comprising:
2   transmitting to the payer a plurality of electronic bill
3   presentment options;
4   receiving, from the payer, a selection of one of the plurality
5   of options; and
6   transmitting the request and the selection to the payer.

1   56.   The method of claim 52, wherein the database is a first
2   database, further comprising:
3   accessing a second database having other information
4   identifying stored electronic billing information to determine if
5   the other information identifies electronic billing information for

6   the payer; and

7   notifying the payer of the identified stored electronic

8   billing information determined to be for the payer.

1   57. The method of claim 56, further comprising:

2   receiving an input from the payer for the identified stored

3   electronic billing information;

4   activating a hyper-link responsive to the input for the

5   identified stored electronic billing information; and

6   transmitting the identified stored electronic billing

7   information to the payer via the hyper-link.

1   58. A method for notifying a person of the availability of

2   electronic billing information, comprising:

3   receiving, from a person, information identifying the person,

4   a deposit account associated with the person and a financial

5   institution at which the deposit account is maintained;

6   storing, in a first database, electronic billing information;

7   storing, in a second database, other information identifying

8   unregistered persons having electronic billing information stored

9   in the first database;

10   determining if the other information stored in the second

11 database identifies the new person;

12   notifying the person of the availability of stored electronic

13 billing information determined to identify the person.